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PATENT

IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

Applicant(s): James M. Foley, et al.

Atty. Docket No.: 40655.3300

Serial No.: TBA

Filed:

Group Art Unit: TBA

Title:

METHOD AND APPARATUS FOR
USING ONE FINANCIAL
INSTRUMENT TO AUTHENTICATE
A SECOND FINANCIAL
INSTRUMENT

Examiner: TBA



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents and Trademarks
Box Patent Application
Washington, D.C. 20231

Dear Honorable Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, the reference or references listed and identified on the attached PTO-1449 based form are being submitted herewith for consideration by the Examiner. A copy of each listed reference is included herewith.

The reference or references are being cited only in the interest of candor and without any admission that they constitute statutory prior art or contain matter which anticipates the invention or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art.


This Information Disclosure Statement (IDS) is being filed under 37 C.F.R. §1.97(b)(1) within three months of the filing date of a national application, therefore no fee or statement is required. If Applicant has overlooked any fees, the Commissioner is hereby authorized to debit

Deposit Account no. 19-2814 for the same. **A duplicate copy of this Information Disclosure Statement is enclosed for this purpose.**

If there are any questions concerning this IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814.

Respectfully submitted,

Date: 1-3-02

By: 
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